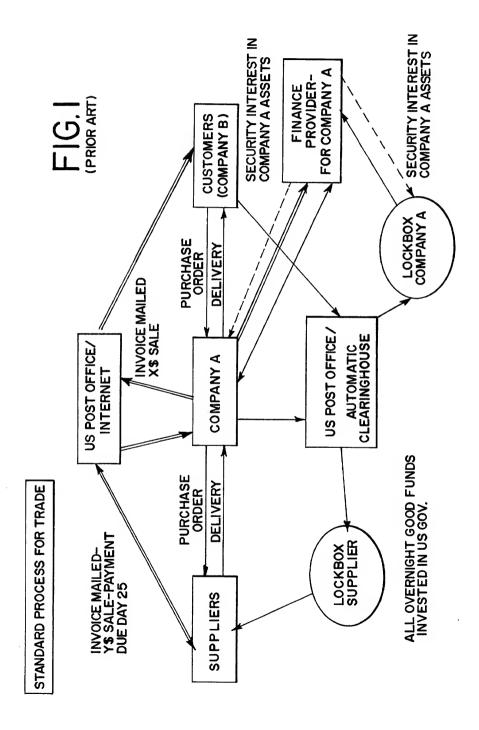
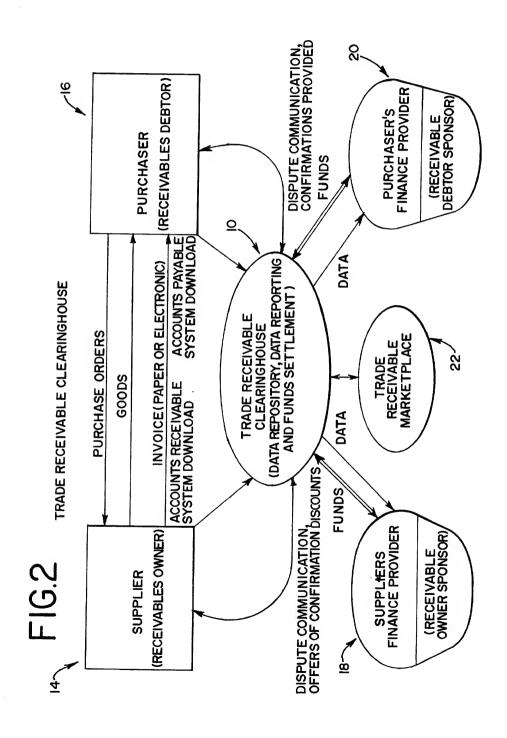
Attorney Docket No. 4020 P 005 Title: Trade Receivable Processing Method & Apparatus Inventor: John J. Loy Mailed: February 28, 2002 1 of 3 sheets





Attorney Docket No. 4020 P 005 Title: Trade Receivable Processing Method & Apparatus Inventor: John J. Loy Mailed: February 28, 2002

2 of 3 sheets



Attorney Docket No. 4020 P 005 Title: Trade Receivable Processing Method & Apparatus Inventor: John J. Loy Mailed: February 28, 2002 3 of 3 sheets

